Approved for use through 12/31/2007. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Papenwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Substitute for form 1449/PTO

Sheet 1

Signature

(Use as many sheets as necessary)

Complete ii raioiiii					
Application Number	09/981,642				
Filing Date	October 16, 2001				
First Named Inventor	Peter Melchior				
Art Unit	3691				
Examiner Name	Bijendra K. Shrestha				
Attorney Docket Number	13364/1026	/			

			U. S. PATENT		
Examiner Initials*	Cite No.1	Decument Number Number Kind Code ² (Marcon)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevan Passages or Relevant Figures Appear
		US- 5,359,500	10-25-1994		
		US- 5,644,727	07-01-1997		
		US- 5,704,044	12-30-1997		
		US- 5,732,400	03-24-1998		
		US- 5,717,989	02-10-1998		
		US- 5,875,437	02-23-1999		
		US- 5,970,470	10-19-1999		
		US- 6,035,288	03-07-2000		
		^{US-} 6,055,514	04-25-2000		
	\Box	US- 6,058,378	05-02-2000		
	T	^{US-} 6,128,602	10-03-2000		
		^{US-} 6,151,588	11-21-2000		
		^{US-} 6,216,115	04-10-2001		
		US- 2002-0095373	07-18-2002	\vee	
		us- 2002-0099655	07-25-2002		
		US- 2002-0107785	08-08-2002		
	П	^{US-} 6,739,517	05-25-200		
		US- 7,047,219	05-16-2006		
		US-		1	

		FØREIG	ON PATENT DOCU	MENTS \		
Examiner Initials*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Oted Document	Pages, Columns, Lines, Where Relevant Passages	
	<u> </u>	Country Code ³ "Number ⁴ "Kind Code ³ ((known)	MM-DD-YYYY		Or Relevant Figures Appear	T ⁶
		WO 96/12242	04-25-1996			
		WO 02/035514	04-25-2002			
						L
		/		,	.	L_
Everniner				Date		_

EXAMINER. Initial if reference considered, whether or not clasion is in conformance with MPEP 609. Draw line through citation if not in externance and not considered, include only of this form with not not communication to applicant. Applicant's unique cutation designation number (options). *So, Knoté Codes of LUSPTO Patent Dockments at www.uspido.org or MPEP 5010.4. *Einer Office that issued the occurrent, by he trov-letter code (MPO Stathout ST.3). *For The page 502 patent growness, the indication of the year of the regin of the Emperor must procode the sential number of the patent document. *Knoté Objectionetts by the proper page 502 patent growness. *Conference of the page 502 page 5

Transaction is greaterized.

This collecting of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the collection of information is prepared by 38 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to this act hours to complete includer glintering represents, and submitting the completed application from the U.S.P. CTR 1.14. This collection is estimated to this act hours to complete includer glintering represents, and submitting the completed application from the U.S.P. CTR 1.14. This collection is estimated to this act hours to complete including properties, and submitted to the collection of the collection of the U.S.P. CTR 1.14. This collection is estimated to the collection of the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is estimated to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. This collection is used to the u.S.P. CTR 1.14. Th

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08B (12-07)

Approved for use through 12/31/2007. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE er the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO					Complete if Known			
Sabstitute to Homin 14431-10					Application Number	09/981,642		
INFORMATION DISCLOSURE					Filing Date	October 16, 2001		
STATEMENT BY APPLICANT				PPLICANT	First Named Inventor	Peter Melchior		
	(tra alma	nv eho	ate ae a	acareand	Art Unit	3691		
(Use as many sheets as necessary)				eccasary)	Examiner Name	Bijendra K. Shrestha		
Sheet	2		of	2	Attorney Docket Number	13364/1026	/ /	
		\neg						

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include neme of the author (in CAPITAL LETTERS), title of the article (when-popropriate), title of the item (block, magazine, journal, serial, symposium, catalog, etc.), date, rage(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Mohamad, Packeer, "Examining Cash-Flow Forecasts," New Straits Times, Kuala Lompur, December 10, 1996. 5 pages.	
		Watterson, P., "Credit Default Swaps," Credit [online] Nov. 2002 [retrieved Mar. 28, 2007] from URL http://www.srz.com/files/article-november02-creditefaultswaps.pdf	

Examiner			Date	,	$\overline{}$	
Signature			Considered			
EYAMMED- I	and it ca	ference considered, whether or not citation is in conformance with MPED 60	9 Draw line through o	itation if not in conf	akemo	and not

[&]quot;EXAMINE: Infall inferior considered, whether or not classion is in conformance with MPEP VOI. Draw the through causion in not no commission services only only in first many their communication to applicant.

1 Applicant funds collection designation number (potions). 2 Applicant is to produce of cold control was the Experiph language. Translation is assistant of the Control of t